



MYGA Products

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender
Rate Guaranteed 2-Years										
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA High Band	A	89	80,000	2 yrs ↻	0% / 10%	08/12/2024	5.00	2 yrs ↻	5.00	5.00
Rate Guaranteed 3-Years										
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs ↻	0% / 0%	08/26/2024	6.27	3 yrs ↻	5.27	5.60
Rate Guaranteed 4-Years										
OXFORD LIFE INSURANCE COMPANY Multi-Select 4 MVA	A	85	20,000	4 yrs ↻	Int / 10%	08/01/2024 ↻ 09/01/2024	5.15 4.65	4 yrs ↻	-0.50 5.15 ↓ 4.65	5.15 4.65
Rate Guaranteed 5-Years										
HEARTLAND NATIONAL LIFE INSURANCE COMPANY Secure Rate Annuity 5 MYGA	B++	90	5,000	5 yrs	Interest only	08/24/2024	5.70	5 yrs	5.70	5.70
Rate Guaranteed 6-Years										
OXFORD LIFE INSURANCE COMPANY Multi-Select 6 MVA	A	85	20,000	6 yrs ↻	Int / 10%	08/01/2024 ↻ 09/01/2024	5.45 5.00	6 yrs ↻	-0.45 5.45 ↓ 5.00	5.45 5.00